



Inquiry into the role of the private sector in promoting economic growth and reducing poverty in the Indo-Pacific region:  
Submission



*When women benefit, the whole community benefits*

# Inquiry into the role of the private sector in promoting economic growth and reducing poverty in the Indo-Pacific region

## Submission to the Joint Standing Committee on Foreign Affairs, Defence and Trade

### 1. Introduction

International Women's Development Agency (IWDA) is the only Australian development agency entirely focussed on gender equality and women's rights in Asia and the Pacific. IWDA works in partnership with women's groups and advocates to create empowering and transformative change for women. Our vision is for a just, equitable and sustainable world where women enjoy the full range of human rights, where women and men interact with dignity and respect, and where women have an effective voice in economic, cultural, civil and political systems and processes. IWDA focuses on three inter-connected priorities that are at the core of achieving gender equality and women's rights: women's safety and security, women's civil and political participation, and women's economic empowerment and sustainable livelihoods.

In releasing the terms of reference for this Inquiry, the Hon Dr Sharman Stone MP, Chair of the Foreign Affairs and Aid sub-committee of the Joint Standing Committee on Foreign Affairs, Defence and Trade (JCFADT) noted that 'some of the poorest and least economically developed countries in the world are in the Indo-Pacific region, with women and children disproportionately affected'. IWDA appreciates the opportunity presented by the Inquiry to contribute to thinking about the role of the private sector in promoting economic development and reducing poverty, and the role of government in catalysing this.

The private sector has the potential to contribute to reducing poverty and reducing gender disparities by connecting women to markets and economic opportunities, helping to reshape attitudes and norms among women and men about gender relations, and demonstrating the benefits of greater gender equality. However the significant under-representation of women in parliaments, the bureaucracy and decision making roles in business in the region is likely to constrain the potential of the private sector to contribute to economic development that reduces gender disparity in the absence of specific enabling action. The Australian Government is well positioned to drive innovative processes that link economic development objectives to gender equality in the region, given its focus on economic development and women's leadership and empowerment.

IWDA's submission begins by addressing the importance of understanding the different social and economic roles and responsibilities of women and men and taking these into account in its policies and programs, including those focused on the role of the private sector in promoting economic development and reducing poverty. The submission identifies gender analysis as essential if policies and programs are to contribute to positive economic and social outcomes that benefit women and men and address the constraints facing women and girls. It underlines the importance of recognising the social and economic value contributed by subsistence and unpaid household and care work, and the ways in which such work interacts with the formal economy. It notes the need for a comprehensive approach to tackling the barriers that women face, and provides some specific suggestions regarding support for women's role in the private sector. It provides illustrative evidence or examples, links to recent international work and IWDA experience, and makes recommendations for action.

## 2. Advancing Australia's commitment to gender equality and women's rights through all policies and programs

Gender profoundly shapes men's and women's economic and social roles and the extent to which they are able to access and benefit from opportunities, including those created by economic development. Without routine consideration of the way circumstances, needs and interests differ between women and men, girls and boys, policies and programs risk reproducing existing inequality or at best under-performing. Gender analysis must be a routine part of policy and initiative development if the Government is to be confident that they will benefit women and men, girls and boys, and help to overcome the multiple barriers that limit the rights and contributions of women and girls.

The human rights of women and girls and the elimination of all forms of discrimination against women and girls are a core development priority and essential to equitable, sustainable and effective economic and social development. They are as relevant in considering policy approaches to the role of private sector in aid and development in the region as they are in considering approaches to prevent violence against women. In presenting Australia's National Statement, *Challenges and achievements in the implementation of the Millennium Development Goals for women and girls* at the Fifty-eighth session of the UN Commission on the Status of Women (CSW 58) on 11 March 2014, Senator the Hon. Michaelia Cash, Minister Assisting the Prime Minister for Women, emphasised that

Gender inequality persists in every country around the world. Every day, women continue to face discrimination in access to education, work, economic assets and participation in government. Only two out of 130 countries surveyed by the UN have achieved gender parity across all levels of education<sup>1</sup>. Women farmers produce more than half the world's food, but have far less access to land and resources than male farmers<sup>1</sup>. Violence against women continues to undermine efforts to reach all development goals.<sup>1</sup> We need to press ahead to reach MDG3. And we must make sure that gender equality is a cornerstone of the post-2015 agenda, and advances the human rights of women and girls in all countries.'

The Agreed Conclusions from CSW 58 reaffirmed international consensus that 'the promotion and protection of, and respect for, the human rights and fundamental freedoms of women... should be mainstreamed into all policies and programmes aimed at the eradication of poverty.'<sup>1</sup> Consistent with this, IWDA underlines the importance of the Australian Government expressing its commitment to gender equality and the promotion and protection of women and girls' human rights in all aspects of Australia's foreign, trade and development policy. This includes its approach to the role of the private sector in promoting economic development and reducing poverty.

Alongside the responsibility to advance the human rights of women and girls is a companion ethical obligation to 'do no harm': government (and other actors) should not make things worse overall, whether by commission or omission. It is not possible to give effect to this responsibility without consistent, systematic integration of gender analysis in policy and programming. Gender analysis ensures the situation, interests and concerns of women and girls, and men and boys, are separately considered and the likely impact of policies, programs or other initiatives identified. 'Gender-blind' decision making, which does not consider the impact of a policy, program, project or other activity on women, men, boys and girls and on the economic and social relations between them, risks missing opportunities and may result in unintended adverse consequences. It is likely to result in less effective policies and programs. When these consequences would have been readily foreseeable via routine gender analysis, policy makers should be considered complicit in such harm or under-performance.

**RECOMMENDATION # 1:** Consistent with the Australian Government's commitment to gender equality, all areas of government should undertake gender analysis as a routine part of good, informed policy making, and require the same of private sector partners.

<sup>1</sup> Paragraph 11, Advance Unedited Version, Agreed Conclusions, UN Commission on the Status of Women 58th Session, 21 March 2014.

## 2.1 Recognising diversity

Governments have a responsibility to act for all citizens, and citizens are not equally located, socially or economically. Any approaches to promote economic growth and reduce poverty in the Indo-Pacific region must not only recognise the way in which interests and needs vary between women and men, girls and boys but how they vary between women and girls (and men and boys). Women are not a homogenous group – their circumstances, constraints, needs and interests vary across the life course, with rural/urban location, and with disability, sexual identity, religion and ethnicity.

Women and girls are further marginalised when gender-based discrimination intersects with other factors including disability, sexual identity, religion or ethnicity. If specific steps are not taken to enable access to opportunities that derive from private sector initiatives, there is a risk that women at the intersections of discrimination will not only remain poor and marginalised but will fall further behind.

**RECOMMENDATION # 2:** All Australian Government policies, programs and resourcing should help to protect and advance the human rights of all women and girls; this is particularly critical in the Indo-Pacific region where gender disparity and discrimination is pronounced and persistent.

**RECOMMENDATION # 3:** The Australian Government considers and takes account of the diverse circumstances of women and girls in its analysis, policy, programming, implementation and evaluation, and requires its private sector partners to do the same.

## 2.2 Ensuring Australia's approach to trade benefits women and men

IWDA's experience and available evidence is that trade liberalisation and growth in economic opportunities does not necessarily translate into positive outcomes for women. Expansion of economic opportunities, including opportunities to trade and access to export markets can improve women's financial circumstances and provide a platform for empowerment and a catalyst for wider transformation in gender relations. When women are given the space and support to take on different roles and act on opportunities that they value and have reason to value, it can broaden appreciation of their capacities. When women are able to take up opportunities and new roles and are accepted as having skills and capacities in one sphere it can help to change women's status elsewhere – including in the household, extended family and at community level. But this is not necessarily so.

The mixed effects of trade liberalisation and globalisation on women so far demonstrate the potential and the risks. In many cases trade liberalisation has exacerbated existing gender inequalities and worsened women's economic and social status. One of the reasons behind these negative effects is that trade policies are often designed and implemented without consideration of gender issues.<sup>2</sup>

### **Evidence and examples: Gender equality, trade and PACER Plus**

Trade policy choices will affect Pacific women and men differently because they play different social and economic roles, and because pervasive gender-based discrimination marginalises women from many aspects of social and economic life. Without effective gender analysis of trade policy options, PACER Plus negotiations will be based on a partial understanding of the current economic and social context.

For example, even though unpaid labour contributions of women and men are central to Pacific economies, traditional trade analysis usually misses this key input. If policy makers ignore unpaid work, they are underestimating the amount of time people spend in productive activities and may make inaccurate assumptions about the availability of people, in particular women, to undertake more paid work.

If economic analysis and modelling ignore gender issues, it will result in missed opportunities, gender inequitable outcomes, and inefficient and ineffective policy. Given existing gender disparities and constraints

<sup>2</sup> United Nations Conference on Development and Trade (UNCTAD) website introducing the UNCTAD Expert Meeting on Mainstreaming Gender in Trade Policy, <http://www.unctad.org/Templates/WebFlyer.asp?intItemID=4760&lang=1> (accessed online 29 July, 2009), cited in [IWDA's Submission](#) to the Joint Standing Committee on Foreign Affairs, Defence and Trade Inquiry into Australia's trade and investment relations with Asia, the Pacific and Latin America, 2009.

on women's mobility and time, women may be disproportionately excluded from new economic opportunities created by trade liberalisation. At the same time they are likely to carry an unequal burden of trade adjustment costs, exacerbating prevailing gender inequalities.<sup>3</sup>

As IWDA noted in its submission to the JCFADT inquiry into Australia's trade and investment relations with Asia, the Pacific and Latin America in 2009, paid employment in the Pacific is often segmented along gender lines. 'In the fisheries sector, for example, men can access skilled jobs on foreign fishing vessels while women are concentrated in low-skilled, low-paid work in foreign-owned fish processing plants. Women's jobs in canneries and fish processing factories are particularly unstable in difficult economic circumstances as foreign companies seek the lowest cost workforce to maintain competitiveness. The potential for investment flight puts considerable pressure on governments to maintain low minimum wages, and is a disincentive to address inadequate work conditions and women's employment rights and needs. Women working in this sector are likely to have limited education, skills and training. They also have limited opportunities to access alternative employment in higher paid and more stable sectors. Unless targeted actions are taken, increased investment in this sector is unlikely to promote decent work for women and men. If the fisheries trade is to provide long-term employment opportunities for women and men, governments need to ensure equal pay for equal work and invest in genuine training and skill development for women and men.'<sup>4</sup>

Trade can be a catalyst for gender equality but this requires routine gender analysis in formulating trade policy if choices are to be fully informed, effective, sustainable and contribute to outcomes that meet the needs of both women and men.<sup>5</sup> The 58<sup>th</sup> Session of the UN Commission on the Status of Women reaffirmed that there is global agreement on the need to:

Work towards ensuring that global trade, financial and investment agreements are conducive to the promotion of gender equality and the empowerment of women and human rights of women and girls, and complement national development efforts to achieve the Millennium Development Goals for women and girls, including through reaffirming the critical role of open, equitable, rules-based, predictable, non-discriminatory multilateral trading system, and strengthen the effectiveness of the global economic system's support for development by encouraging the mainstreaming of a gender perspective into development policies at all levels in all sectors.<sup>6</sup>

The recommendations in [IWDA's Submission](#) to the 2009 JCFADT inquiry on Trade and Investment Relations with Asia, the Pacific and the Americas, remain relevant as broad guidance on the kinds of steps required to take account of gender in the negotiating agenda and processes for regional trade agreements.

**RECOMMENDATION # 4:** The Australian Government integrates gender analysis into all Aid for Trade activities including research and data collection.

### 3. A holistic understanding of 'economy' and 'work'

In many developing and subsistence contexts, formal sector activity is only a small part of the economic activity and value creation in communities. Informal employment remains important, comprising around half to three-quarters of all non-agricultural employment.<sup>7</sup> This underlines the need to look beyond the formal sector of the economy if the Government is to maximise the impact of its policies and programs on economic development and poverty reduction. There are two aspects to this: economic activity outside the formal sector is important in its own right and particularly important for women; and what happens in the informal and non-cash parts of the economy impacts on the formal economy.

<sup>3</sup> C Rowland and J Crawford, IWDA, for the Australian Civil Society Network on Pacific Trade, 'PACIFIC TRADE: Trading away women's rights?' [Pacific Trade Fact Sheet No. 4](#), July 2009

<sup>4</sup> [IWDA's Submission](#) to the JCFADT Inquiry into Australia's trade and investment relations with Asia, the Pacific and Latin America, 2009, p.3.

<sup>5</sup> *Accelerating Pro-Poor Growth through Support for Private Sector Development*, OECD, p7; United Nations Conference on Development and Trade (UNCTAD) website introducing the UNCTAD Expert Meeting on Mainstreaming Gender in Trade Policy, <http://www.unctad.org/Templates/WebFlyer.asp?intItemID=4760&lang=1> (accessed online 29 July, 2009); cited in [IWDA's Submission](#) to the JCFADT Inquiry into Australia's trade and investment relations with Asia, the Pacific and Latin America, 2009.

<sup>6</sup> Paragraph 42(B)(jj), Advance Unedited Version, Agreed Conclusions, UN CSW 58, 21 March 2014.

<sup>7</sup> World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012*, <https://openknowledge.worldbank.org/handle/10986/12598>



### 3.1 Including the informal sector

The informal sector is the largest source of employment throughout Asia (as well as Africa and the Middle East)<sup>12</sup> and is rising rapidly in all regions of the world. Informal employment has long been a way of life in many developing countries.<sup>13</sup> Most informal employment occurs in the private sector.<sup>14</sup> Many small and micro-businesses operating in the informal economy play a pivotal role in the livelihoods of millions of workers and their families.<sup>15</sup> Initiatives that focus on the formal-sector will not address the needs of the vast majority of women and men in developing contexts, nor maximise their potential to contribute. The informal sector should be a focus of private sector oriented policy in proportion to its economic and demographic significance.

### Most of the world’s working poor, but especially women, work in non-wage jobs on farms and in household enterprises

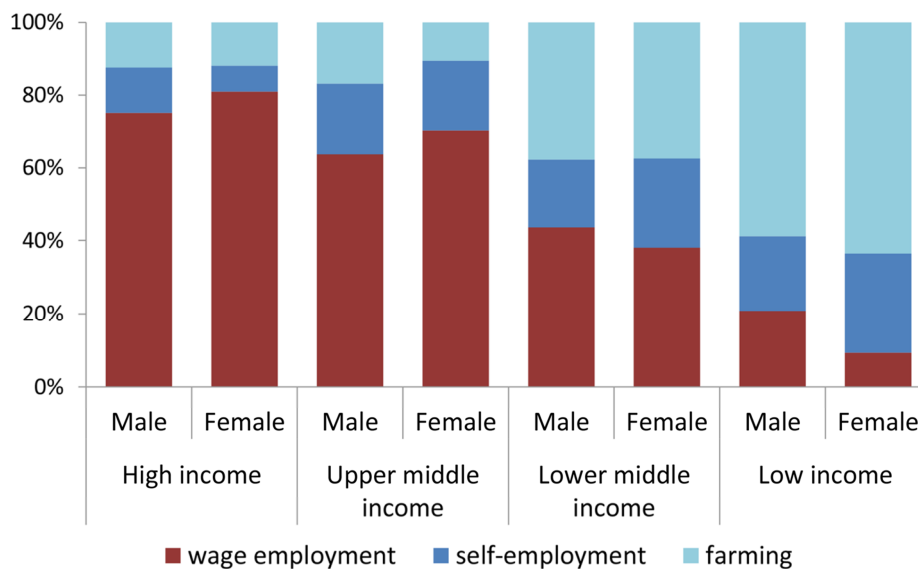


Figure 2: Policy makers need to take a broad view of work; World Bank (2013) *Gender at Work: A Companion to the World Development Report on Jobs*, p.22

Considering and addressing the needs of women is vital given women dominate the informal economy, particularly in developing countries. According to the international advocacy group Women in Informal Employment, Globalizing and Organizing, more women in developing countries are employed in the informal economy than the formal economy.<sup>16</sup> This is supported by International Labour Organisation (ILO) statistics that show that in over half of the 44 countries where the ILO was able to obtain data disaggregated by sex, women outnumbered men as a percentage of informal workers in industries other than agriculture.<sup>17</sup>

However, informality also makes people less visible and harder to reach.<sup>18</sup> There are significant challenges in reaching the poorest women who are landless labourers, smallholder agricultural producers, cross-border traders and factory and domestic workers. To include informal workers, private sector initiatives need to tackle their constraints, many of which are outlined in this submission. It

12 World Bank (2013), *Gender at Work, A Companion to the World Development Report on Jobs*, The World Bank

13 L Bertulfo (2011), *Women and the informal economy*, Nov; available at [http://www.ode.dfat.gov.au/current\\_work/documents/women-informal-economy-lota-bertulfo.pdf](http://www.ode.dfat.gov.au/current_work/documents/women-informal-economy-lota-bertulfo.pdf)

14 L Bertulfo (2011), *Women and the informal economy*, Nov

15 OECD (2012) *Closing the Gender Gap-Act now*, OECD, p.316, citing La Porta, R. and A. Shleifer (2008), "The unofficial economy and economic development" NBER Working Paper, No. 14520, Cambridge, United States

16 L Bertulfo (2011), *Women and the informal economy*, Nov

17 [http://www.ilo.org/global/statistics-and-databases/WCMS\\_157467/lang-en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_157467/lang-en/index.htm) cited L Bertulfo (2011), *Women and the informal economy*, Nov

18 L Bertulfo (2011), *Women and the informal economy*, Nov

requires taking account of factors such as lower levels of literacy, lower levels of access to and control over resources, lower levels of access to networks and people who can assist and support, women's time poverty, and greater vulnerability to sexual exploitation and abuse at the community level.<sup>19</sup> Partnerships with NGOs and local organisations are essential. Local women's organisations in particular have a key role to play in enabling initiatives to connect with poor and marginalised women, who may not be well represented by generalist NGOs, which often reflect the prevailing gender attitudes and inequalities in the wider society. Given that poor women start from a disadvantaged position, deliberate efforts are needed to ensure that this disadvantage does not become a 'poverty trap', excluding them from the growth process.<sup>20</sup>

Australian Government policies and programs concerned with the private sector in developing contexts can make a key contribution to addressing the vulnerability faced by female informal workers, many of whom face high risks with little protection. Business may not address these unprompted if there is not an immediate commercial requirement to do so. Without improvements to wages and conditions for women, particularly those in the informal sector, it is not possible to reduce poverty or achieve gender equality.

*UNIFEM's Progress of the World's Women in 2005* made the case that decent work is central to women's economic security, which in turn is essential to slashing poverty in the world. The report concluded that unless efforts are made to improve wages and working conditions for the informal workforce, reducing poverty and achieving gender equality will not be possible<sup>21</sup>.

Government-private sector initiatives that address the conditions of female informal workers will contribute to economic growth and poverty reduction. As Lota Bertulfo notes in her paper, *Women and the informal economy*, 'When living and working conditions of female informal workers improve, so does their productivity, which leads to increased income, contributes to overall economic growth, and reduces poverty in the long term.'<sup>22</sup>

Indeed, evidence points to greater marginal benefit to families and economies of extra income in the hands of women compared with the same income in the hands of men. Who earns income matters for how much money gets spent and where. It is estimated that women and girls reinvest some 90% of the income they earn into their families, compared with 30% to 40% by men. The multiplier effects of this extend beyond families to the wider economy.

Studies from across developing and developed regions (for example, from places as diverse as Brazil, Ghana, South Africa, and the United States) show that income in the hands of women positively affects their female children's health (Duflo 2003; Thomas 1995); commonly, the marginal effects of income and assets in the hands of mothers are larger than effects of similar income and assets in the hands of fathers.<sup>23</sup>

**RECOMMENDATION # 5:** Australian Government policy to support economic development in the Indo-Pacific region takes account of the links between women's ability to take up formal sector work opportunities in and their involvement in informal, subsistence and unpaid work.

**RECOMMENDATION # 6:** The Australian Government's conception of the private sector should encompass all private sector actors including poor women and men, who are predominantly in the informal sector.

**RECOMMENDATION # 7:** In developing enabling policies and programs to support increased private sector activity, the Australian Government should give particular attention to ensuring women with families will benefit, given the marginal benefits of income and assets in the hands of mothers.

<sup>19</sup> Mayoux (2009), *Gender and rural microfinance: reaching and empowering women: guide for practitioners*, International Fund for Agricultural Development

<sup>20</sup> OECD (2004), *Accelerating pro-poor growth through support for private sector development*, p18

<sup>21</sup> L Bertulfo (2011), *Women and the informal economy*, Nov

<sup>22</sup> L Bertulfo (2011), *Women and the informal economy*, Nov

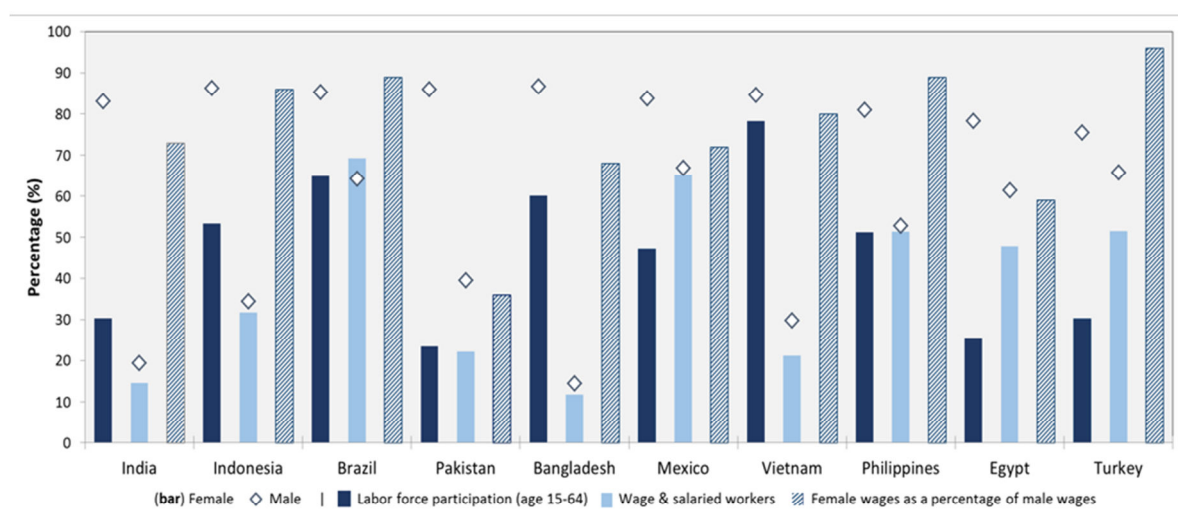
<sup>23</sup> World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012*, p.5



## 4. Comprehensively addressing the multiple barriers facing women

By virtually every global measure, women are more economically excluded than men, according to the World Bank’s 2013 report *Gender at Work*. Despite wide recognition and persuasive evidence that gender equality has a transformative effect on productivity and growth, women’s full economic and productive potential remains unrealised in many parts of the world. Globally, women’s education levels have increased and educated women now earn more than their uneducated peers. However numerous barriers constrain women’s ability to participate in, and benefit from, activities and initiatives that promote economic growth. This has led to persist gender gaps in labour-market participation and wage levels and women’s under-representation in formal and higher value-added employment. Indeed, trends suggest women’s labour force participation worldwide has stagnated over the past 30 years, dropping from 57% to 55% globally, despite accumulating evidence that jobs benefit women, families, businesses and communities.<sup>24</sup> The Asia-Pacific region loses up to US\$47 billion every year as a consequence.<sup>25</sup>

### Gaps in labor force participation, type of employment, and pay



#### Ten countries representing one-third of the world’s population

Figure 3: World Bank (2013) *Gender at Work: A Companion to the World Development Report on Jobs*, p.18

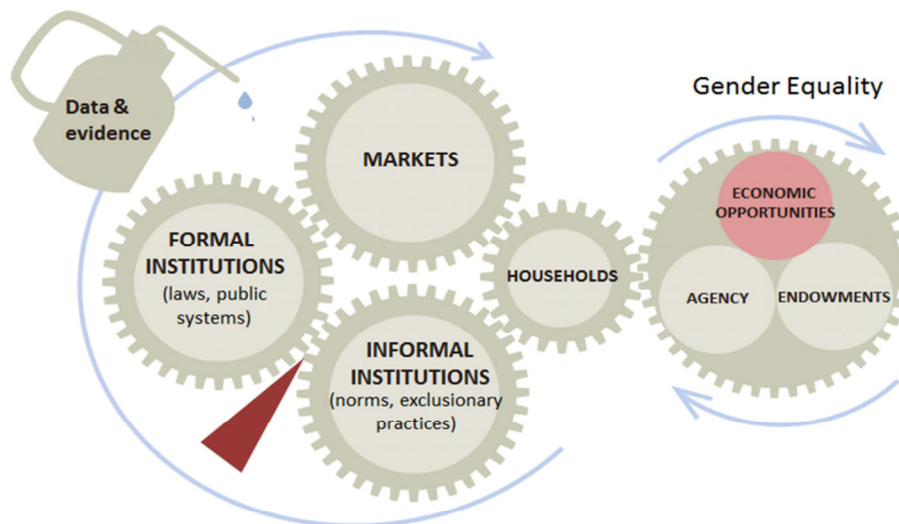
Restrictions on women’s economic empowerment and access to economic opportunities are multidimensional and pervasive. Constraints on women taking up formal employment opportunities or expanding businesses go beyond the market to the home, beyond formal institutions to norms and practices. While the reasons for this vary from country to country, the World Bank’s view is that ‘the persistence of norms—which means that women don’t have as much choice over their livelihoods as men—as well as legal barriers to work are both playing important roles’.<sup>26</sup>

24 World Bank, *Gender at Work* report [http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork\\_web2.pdf](http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork_web2.pdf)

25 International Labour Organisation (2011), online: [http://www.ilo.org/asia/info/public/pr/lang--en/WCMS\\_154852/index.htm](http://www.ilo.org/asia/info/public/pr/lang--en/WCMS_154852/index.htm); 2007 Economic and Social Survey of Asia and Pacific.

26 Jeni Klugman, World Bank Group Gender and Development Director, launching the *Gender at Work* report.

[http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork\\_web2.pdf](http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork_web2.pdf)



Source: WDR2012

**Figure 4: World Bank (2013) *Gender at Work: A Companion to the World Development Report on Jobs*, p.9**

‘Gender inequalities affect the ways in which value chains operate at all levels,’<sup>27</sup> with significant costs for individual women, families, communities and national economies. Common constraints include lack of mobility, time, and skills, exposure to violence, and the absence of basic legal rights.<sup>28</sup> They impact on women’s opportunities for employment and entrepreneurship.

Women-owned businesses face many more constraints than those run by men, and have more limited access to financial and other services. In multinational manufacturing and agricultural chains, even where enterprises are governed by ethical codes, there is often a division of labour based on gender stereotypes. Permanent and full-time work may be reserved for men, and women’s work is arbitrarily assumed to be of lower value. For commodities like coffee and cocoa, women often do most of the cultivation. But because the land usually belongs to their husbands, women are not eligible to join cooperatives or receive credit, and are not targeted in technical training. Lack of credit also excludes women from participation in the more profitable downstream trading activities. Moreover, women are often unable to seek out the best markets for their products due to their heavy workloads (cultivation, barter trade, caring for children), lack of money for transport, and sometimes threats of gender-based violence. Because men own the land they also consider themselves entitled to control the income from cash crops.<sup>29</sup>

On the flip side, removing barriers to women’s equal economic participation improves their opportunities and brings significant economic benefits. The World Bank estimates that if women had the same opportunity as men to participate in the formal economy, average output per worker in the Asia-Pacific region would increase by between 7 and 18%, with significant implications for economic growth and poverty reduction.<sup>30</sup> ‘Promoting gender justice can result in a ‘quadruple win–win’, benefiting women, men and enterprises throughout the chain, as well as national economies.’<sup>31</sup> So ‘women’s economic empowerment is not only the right thing to do; it’s the smart thing to do.’<sup>32</sup>

27 Mayoux, L (2009), ‘Engendering benefits for all’, The broker; <http://www.thebrokeronline.eu/Special-Reports/Special-report-The-power-of-value-chains/Engendering-benefits-for-all> last accessed 30 May 2014.

28 <http://www.worldbank.org/en/topic/gender/publication/gender-at-work-companion-report-to-world-development-report-2013-jobs>, last accessed 21 May 2014.

29 Mayoux, L (2009), ‘Engendering benefits for all’

30 Pamela Cox, World Bank’s East Asia Pacific Vice President, World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012*

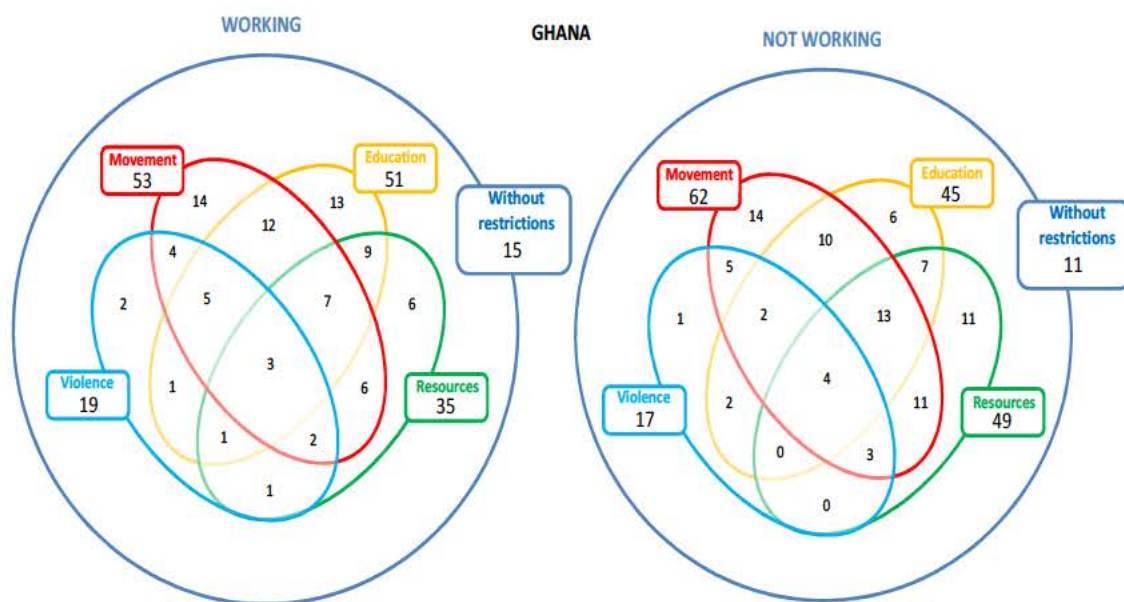
31 Mayoux, L (2009), ‘Engendering benefits for all’

32 Pamela Cox, World Bank’s East Asia Pacific Vice President, World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012*

While there has been considerable focus on the need to address the barriers that limit women’s ability to take up economic opportunities, including by the Asia-Pacific Economic Community, this focus has been limited in scope. Typically, women’s lack of access to finance, capital and assets (eg. land), information, training, markets and networks are recognised as providing a significant impediment. However, other barriers have not received the same attention, notably, limitations on women’s access to sexual and reproductive health, and the unequal burden of unpaid household and care work, which impacts women’s time and mobility. Additionally, policy to address barriers is not consistently implemented.

Recent research by the World Bank, IFPRI and others, shows that gender inequalities are a key constraint on economic growth and a major cause of poverty not only for women, but also their families and communities. Value chain interventions aim to upgrade the chain as a contributor to national economic growth, but also to contribute to poverty reduction by making sure that workers and small producers are the main beneficiaries of the upgrading. But most of the interventions carried out by development agencies continue to ignore gender issues despite official commitments to the contrary. As a result, women are not only often excluded, but gender inequalities actually increase, which further contributes to the unacceptably high gender disparities on all human development indicators.<sup>33</sup>

World Bank analysis shows that better economic conditions decrease the likelihood of suffering higher number of deprivations in agency; both women living in the richest households and women currently working are more prone to experience *fewer* deprivations of agency.<sup>34</sup> But women who are working continue to face multiple and overlapping constraints, and work may increase some risks, for example, in relation to violence. While the figure below illustrates the case of Ghana, World Bank analysis across 51 countries shows a common pattern. Addressing the multiple, overlapping social and economic barriers faced by women is essential to change. Given these constraints start early and extend throughout women’s lives, progressive, broad-based, and coordinated policy action is needed to close gender gaps.



**Figure 5: Many women are constrained by overlapping disadvantages: Percentages of women facing constraints;** presentation by Jeni Klugman, Director, Gender and Development, World Bank, on Women’s voice, agency and participation, 22 November 2013, Canberra

<sup>33</sup> Mayoux, L (2009), ‘Engendering benefits for all’, *The broker*; <http://www.thebrokeronline.eu/Special-Reports/Special-report-The-power-of-value-chains/Engendering-benefits-for-all> last accessed 30 May 2014.

<sup>34</sup> Demographic and Health Survey (DHS) data from women’s questionnaire: 51 countries with recent data (2006-2012). 24 countries with data at two points in time (1999-2005, 2006-2012).

## 4.1 Including unpaid household and care work

Unpaid household and care work is vital to social and economic development and to thriving and resilient communities. It has been estimated that if unpaid household and care work were assigned a monetary value it would constitute between 10% and 39% of Gross Domestic Product (GDP),<sup>35</sup> however it remains largely invisible in national accounts and hence to most policy makers.<sup>36</sup> Figure 6 illustrates the extent of what is left out by failing to count unpaid care and household services in GDP ('extended SNA work' below), and that while both women and men contribute unpaid work, and women work more hours overall when both paid and unpaid work are counted, women do much more of the unpaid work.

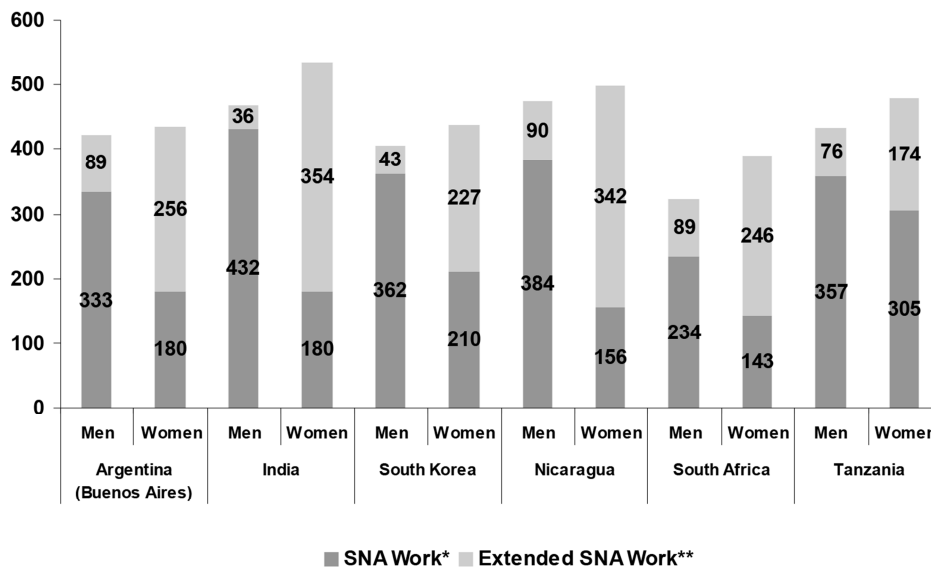


Figure 6: Mean time spent per day on SNA work and extended SNA work<sup>37</sup> (in minutes, by country and sex)

Across the world, women continue to spend more time on unpaid household and care work than men, ranging from twice as much time in Sweden to 4.6 times more in Ghana to 6 times as much in Pakistan.<sup>38</sup> This is so even when women earn most of the income.<sup>39</sup> This unequal load is a significant impediment to women increasing their income as it often limits the kind of paid work they can undertake. As Figure 2 shows (p. 6), women are more likely than men to work as unpaid family labour or in the informal sector.<sup>40</sup> The need to be close to home with more flexible hours makes it difficult for women and girls to take on regular paid jobs, or travel away from home for employment. This translates into a more limited choice of jobs, jobs that are often casual or insecure with lower remuneration, poorly regulated conditions and weaker claims to social protection.<sup>41</sup>

When women do enter the paid labour force, they continue to carry out most of the unpaid household and care work. This sees a particularly acute workload for women in those years when their productive and reproductive roles overlap. Figure 7 shows the results of a study in rural Ghana and the unambiguous gender bias in time use that sees women work disproportionately longer hours than men across their

35 *Women's economic empowerment*, Issues paper April 2011, DAC Network on Gender Equality, OECD

36 The System of National Accounts (SNA) distinguishes production that should be included in calculations of GDP and production that should be excluded. SNA work includes the production of all goods (whether or not they are sold on the market). In contrast, only services that are sold on the market are included. Extended SNA refers to work that is excluded from the calculation of GDP; this includes housework in one's own home, and unpaid care for children, elderly people, the ill and people with disability. United Nations Research Institute for Social Development, 'Why care matters for social development', UNRISD Research and Policy Brief 9; citing Budlender, D (2008). *The Statistical Evidence on Care and Non-Care Work across Six Countries*. Gender and Development Programme, Paper No. 4, UNRISD, Geneva.

37 See FN 36

38 World Bank (2011), *World Development Report 2012: Gender Equality and Development*, World Bank, Washington, p. 297

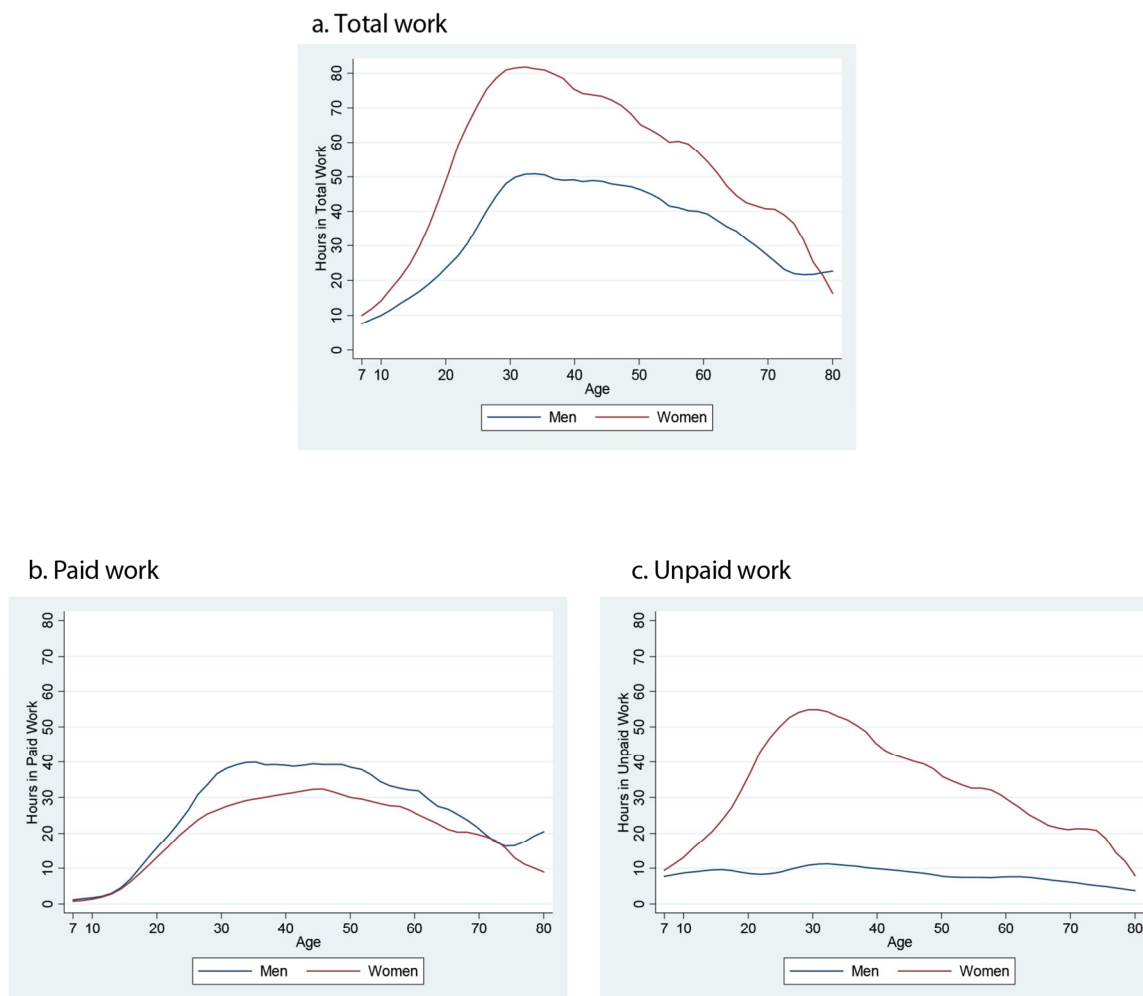
39 Wisor, S (2012), 'The World Development Report 2012: A Review', *CROP Poverty Brief*, January, www.crop.org

40 As noted earlier, informal employment is particularly significant in developing countries, making up around half to three-quarters of all non-agricultural employment. World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012*, p.v

41 Gender inequalities at home and in the market, UNRISD

lifetimes, with more of this work unremunerated. This has lifelong consequences for women’s economic security.

The high intensity of domestic unpaid work restricts their time availability to perform remunerated activities. Women therefore tend to have a reduced savings capacity. Their peak workload reaches 80 hours a week during their most productive age (around 30), while men, peaking around the same age, work about 50 hours a week... The disproportionate work burden on women coincides with the period when they bear their first children and take on the traditional demanding female role in parenthood. Men’s lifelong workload peaks in the same age range as does women’s, but this is because men spend longer hours at paid work (figure b). Men are thus able to substantially increase their permanent income during their most productive age.<sup>42</sup>



**Figure 7: Workload throughout the life of women and men in rural Ghana<sup>43</sup>**

In the Pacific, where the gendered division of labour is very strong, men and women can spend their days in different physical spaces. Even where women’s work is not actually invisible, it may not be conceived as ‘work’ but rather as just what women do. Changing understandings about what constitutes work and the intersections between unpaid care work and other social and economic

<sup>42</sup> Tsukada R and Silva E, (2009), ‘Age and Gender Bias in Workloads During the Lifecycle: Evidence from Rural Ghana’, IPC One Pager No. 88, International Policy Centre for Inclusive Growth

<sup>43</sup> Note: Non-linear estimates using Ghana Living Standards Survey, Round 4. Source: Costa J, Hailu D, Silva E and Tsukada R (2009), ‘The implications of water and electricity supply for the time allocation of women in rural Ghana’, International Policy Centre for Inclusive Growth Working Paper number 59, December

activities is vital to addressing gender inequality and enabling more inclusive and equitable social and economic arrangements.<sup>44</sup>

As Chant's research over 25 years in the Philippines, the Gambia and Costa Rica has highlighted, new economic opportunities and greater involvement in the formal economy has, for many women, not been a liberating experience but rather, associated with a growing feminisation of responsibility for both productive and reproductive roles. Men's traditional gender roles remain largely intact and indeed women's growing inputs to household livelihoods have in some cases enabled men to utilise traditional gender privileges even more actively. The result is 'persistent and/or growing disparities in women's and men's capacities to negotiate gendered obligations and entitlements in households.' Women's growing contribution to family income has not translated into an ability to negotiate greater inputs to household incomes or labour on the part of men, 'let alone reductions in resource-depleting activities [such as gambling and drinking] which are in part driven by normative ideals of masculinity.'<sup>45</sup>

Australia's policy dialogues and aid program need to give greater priority to policies that make visible and value unpaid household and care work and enable care needs to be met in ways that spread the social and economic costs of that care more evenly across society. Priorities include improving parental leave and flexible work policies, expanding early child development and child care services, investing in women's access to time-saving technology and infrastructure, and innovating to increase men's active participation in caring and domestic responsibilities.<sup>46</sup> Expanding opportunities through private sector initiatives will not enable more women to gain employment and will not erase pay gaps if women have to spend more time caring for children and elderly family members than their male counterparts.<sup>47</sup>

**RECOMMENDATION # 8:** The Australian Government prioritise support for policies and programs that close gender gaps in economic opportunity and pay, with a focus on strategies that increase women's time for paid jobs and men's time for caring.<sup>48</sup>

**RECOMMENDATION # 9:** The Australian Government increases the attention to care work in its social and economic policy dialogues and in its policies and programs addressing women's rights and economic opportunities.

## 4.2 Invest in infrastructure, particularly infrastructure that matters to women

Lack of or inappropriate infrastructure continues to limit access to economic opportunities and markets for poor women and men or limit the returns on their assets. For example, a lack of power may prevent women and men in rural areas from processing their crops or the high cost of transport from a rural area served by poor roads may make many activities uneconomic.<sup>49</sup> Investing in infrastructure, especially energy and water infrastructure, is particularly important for enabling poor women to benefit from economic development. Improving electricity access has been found to increase the time women dedicate to income generating activities (though not total hours worked), with the impact greater when

<sup>44</sup> [http://www.iwda.org.au/wp-content/uploads/2013/03/20130318\\_CoconutPoster.pdf](http://www.iwda.org.au/wp-content/uploads/2013/03/20130318_CoconutPoster.pdf) provides a visualisation of these links.

<sup>45</sup> Chant, S (2009) "The 'feminisation of poverty' -- a contested concept in need of better gender and poverty indices: reflections from comparative research in the Gambia, Philippines And Costa Rica", Paper prepared for a workshop on 'Needs, Development and Gender Equity', University of Oslo, 12-15 March; Chant, S (2007) *Gender, Generation and Poverty: Exploring the 'Feminisation of Poverty' in Africa, Asia and Latin America* (Cheltenham: Edward Elgar)].

<sup>46</sup> *Gender at Work, A Companion to the World Development Report on Jobs*, The World Bank. The UN Research Institute for Social Development undertook research in Africa, Asia and Latin America on the social and political economy of care in the development context. [Why Care Matters for Social Development Research and Policy Brief](#) 9, 2010, outlines key learnings and gaps, and the consequences of the current neglect of care for achieving development goals.

<sup>47</sup> *Gender at Work, A Companion to the World Development Report on Jobs*, The World Bank, p72

<sup>48</sup> This is a key strategy recommended by the World Bank for addressing gender gaps between women and men during their productive years. World Bank (2013) *Gender at Work: A Companion to the World Development Report on Jobs*, available at [http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork\\_web2.pdf](http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork_web2.pdf)

<sup>49</sup> OECD (2004), *Accelerating pro-poor growth through support for private sector development*, p7

provision is accompanied by education, training and children care facilities. Improved access to water had a significant impact on women's time use and reduced the total hours of work.<sup>50</sup>

Improvements to rural roads, transportation facilities and services provide economic and quality of life benefits. A focus on infrastructure as part of private sector initiatives is particularly important for enabling rural women to take advantage of opportunities. It increases their mobility and can increase their productivity and income by easing access to markets, reducing post-harvest loss of perishable goods. Improvements to rural water and irrigation systems and transportation infrastructure reduce the amount of time women spend on arduous tasks such as fetching water and tending family crops. These investments will bring returns in the form of increased women's engagement in market-based activities, greater productivity and reduced time burden.<sup>51</sup>

### 4.3 Ensuring sexual and reproductive health and rights

There are some 140 million women in the Indo-Pacific region who would like to delay or stop childbearing but are not able to use an effective method of contraception.<sup>52</sup> Ensuring universal access to sexual and reproductive health and rights is not only central to women's empowerment and gender equality and breaking the cycle of poverty but increases women's ability to make decisions about how she will balance reproductive and productive work. Better health and the ability to plan pregnancies for a time that best suits the woman enables her to further her education and participate in the workforce, helping break the cycle of poverty, gender inequality and disadvantage. Women who know about and use sexual and reproductive health services tend to be healthier, better educated, more economically productive, and more empowered in their households and communities. In these households, children tend to be healthier, do better in school and grow up to earn higher incomes.<sup>53</sup>

**RECOMMENDATION # 10:** The Australian Government's approach to enabling private sector growth and development recognises that women's rights and empowerment are interdependent; enabling women to engage in remunerative work that gives them a reasonable return for their labour requires a policy environment that supports and protects women's rights more broadly.

### 4.4 Addressing norms and institutions

Norms and institutions are the 'rules of the game' or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions require significant attention as they influence how resources are distributed and used. Norms include gender defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money. Institutions include legal and policy structures, economic systems, market structures, marriage, inheritance and education systems.<sup>54</sup> In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives.<sup>55</sup>

Initiatives to promote economic growth and reduce poverty need to understand how these norms and power inequalities shape labour markets.<sup>56</sup> Because of gender stereotypes, women are assumed to be

<sup>50</sup> Costa J, Hailu D, Silva E and Tsukada R (2009), 'The implications of water and electricity supply for the time allocation of women in rural Ghana', International Policy Centre for Inclusive Growth *Working Paper number 59*, December

<sup>51</sup> Tsukada R and Silva E, (2009), 'Age and Gender Bias in Workloads During the Lifecycle: Evidence from Rural Ghana', *IPC One Pager No. 88*, International Policy Centre for Inclusive Growth; Tsukada R and Silva E, (2009), 'Age and Gender Bias in Workloads During the Lifecycle: Evidence from Rural Ghana', *IPC One Pager No. 88*, International Policy Centre for Inclusive Growth

<sup>52</sup> <http://asiapacific.unfpa.org/public/pid/13199>, <http://www.who.int/mediacentre/factsheets/fs351/en/>

<sup>53</sup> UNFPA (2012) *Annual Report: The Global Program to Enhance Reproductive Health Commodity Security*.

<sup>54</sup> ICRW, *Understanding and Measuring Women's Economic Empowerment*, p4

<sup>55</sup> OECD, *Women's economic empowerment*

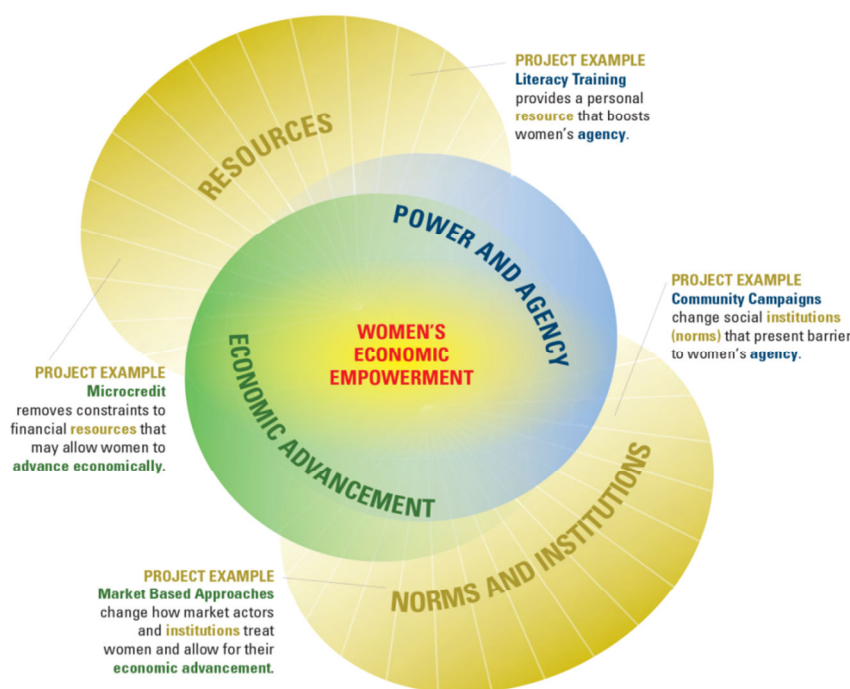
<sup>56</sup> *Gender inequalities at home and in the market*, UNRISD

better suited for certain types of work (for example, attitudes about women’s better suitability for picking and packing products, in the horticultural sector, or for sewing, in the garment sector; or their suitability for repetitive and manual work). This occupational segregation leaves women in lower-paying positions with limited upward mobility.<sup>57</sup> It also imposes significant costs over the long term on regional economies (eg. rigidities in labour markets, reducing the market’s ability to respond to change, the underutilization of women’s labour, and lower levels of output and growth arising from suboptimal investments in early and lifelong education and capacity building for girls and women).<sup>58</sup>

The International Financial Corporation’s 2013 report *Investing in Women’s Employment: Good for Business, Good for Development* highlights the role of discriminatory norms in perpetuating gender gaps:

Women workers constitute 40 percent of the world’s workforce, yet in many sectors, such as mining, construction and energy, women represent only a small minority of workers, and in almost all sectors women are less likely than men to be in management positions. Women continue to face many barriers to full and productive participation in the labor market, including discrimination and culturally entrenched ideas about gender roles, and their contribution is not always equally valued. As such, women are an untapped source of talent and productivity: when the potential of almost half the workforce is not fully realized, this has considerable implications for efficiency and growth at the enterprise, sectoral and national level.<sup>59</sup>

The way in which norms limit women’s agency, and thus their job opportunities, is particularly acute in contexts where women have fewer choices in fundamental areas of day-day life, including their own movements, sexual and reproductive health decisions, ability to use household assets, and whether and when to go to school, work, or participate in other economic-related activities.<sup>60</sup> These are real barriers to women’s ability to take advantage of economic opportunities. Women’s limited mobility can limit their opportunities to build social networks that can expand aspirations and economic opportunities. People with more-extensive social networks tend to have higher likelihood of employment.<sup>61</sup>



**Figure 8: Women’s Economic Empowerment = economic advancement + power and agency<sup>62</sup>**

57 WomenWatch (2011) *Gender Equality and Trade Policy*, Resource Paper, UN Inter-Agency Network on Women and Gender Equality

58 Deutsch and others (2002), *Gender in Agriculture Sourcebook*, The World Bank and FAO

59 International Financial Corporation (2013) *Investing in Women’s Employment: Good for Business, Good for Development*, p2

60 Gender at Work, A Companion to the World Development Report on Jobs, The World Bank

61 Gender at Work, A Companion to the World Development Report on Jobs, The World Bank

62 Golla AM, Malhotra A, Nanda P and Mehra R (2011), *Understanding and measuring women’s economic empowerment: definitions, framework and indicators*, International Center for Research on Women, p.5



**RECOMMENDATION # 11:** Private sector initiatives to promote economic growth and reduce poverty in the Indo-Pacific region must acknowledge and address all barriers faced by women if they are to be fully effective.

## 5. Supporting women to contribute to a thriving private sector

The social and economic returns to investing in women and girls include reduced poverty, faster growth, and better economic, health, and educational outcomes for the next generation.<sup>63</sup> The International Center for Research on Women summarises the importance of focusing on women in thinking about economic growth thus:

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights.
- Since women are a significant proportion of the world's poor<sup>64</sup>, meeting poverty-reduction goals requires addressing women's economic empowerment.
- Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realise its full potential.
- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow.
- Women who are economically empowered contribute more to their families, societies and national economies, providing a pathway to sustainable development.<sup>65</sup>

There is growing recognition among governments globally, and in the private sector, that 'investing in women and girls has a powerful multiplier effect on productivity, efficiency and economic growth.'<sup>66</sup> Policy commitments from successive Australian Governments have recognised that a focus on women and girls is vital to the advancement of human rights, economic development and peace and stability in Australia's region.<sup>67</sup>

The private sector can play an important influencing and leadership role, through its interactions with the state in shaping formal institutions and in developing institutions itself.<sup>68</sup> Proactive private sector leadership and innovation can encourage women's participation and work success, for example by establishing company policies and practices that relieve constraints on women's time, encouraging men's role in caring responsibilities, tackling workplace discrimination, and helping women gain access to productive inputs.<sup>69</sup> Such leadership offers win-win outcomes for women, companies, and their communities. Porter and Kramer (2011) describe investments in gender equality by the private sector as 'creating shared value'. When companies help train, prepare, and support vulnerable women and men to thrive in the world of work, they foster a kind of economic value that can promote both

63 Gender at Work, A Companion to the *World Development Report* on Jobs, The World Bank

64 Like the Inquiry terms of reference, the ICRW suggests women are the majority of the world's poor. This claim cannot currently be substantiated in data. Global poverty data is collected in relation to households, not individuals. This makes it impossible to know with accuracy whether there are more women than men in poverty (or vice versa), and whether and if so how this varies across the life-course or with factors such as disability. A new approach that measures at the individual level, the Individual Deprivation Measure, seeks to address this issue <http://www.iwda.org.au/research/assessing-development/>

65 ICRW, *Understanding and Measuring Women's Economic Empowerment*, p3

66 UN News Centre, 'Women's Empowerment Vital for economic development and peace, Migiro says' 17 May 2010, citing UN Deputy Secretary General Asha Rose Migiro, <http://www.un.org/apps/news/story.asp?NewsID=34718&Cr=migiro&Cr1> accessed 28.11.2012.

67 For a brief review of commitments by Australian Governments and others, see P Kilby and J Crawford (2011), *Closing the Gender Gap: Gender and Australian NGOs*, ACFID Research in Development Series Report No. 2; [http://www.iwda.org.au/wp-content/uploads/2012/04/20120412\\_GenderGapv2.pdf](http://www.iwda.org.au/wp-content/uploads/2012/04/20120412_GenderGapv2.pdf). The parallel JCFADT inquiry into the human rights for women and girls - Indian Ocean-Asia Pacific region is exploring the centrality of women's and girls' human rights, including for economic development and peace and stability in Australia's region.

68 OECD (2004), *Accelerating pro-poor growth through support for private sector development*, p50

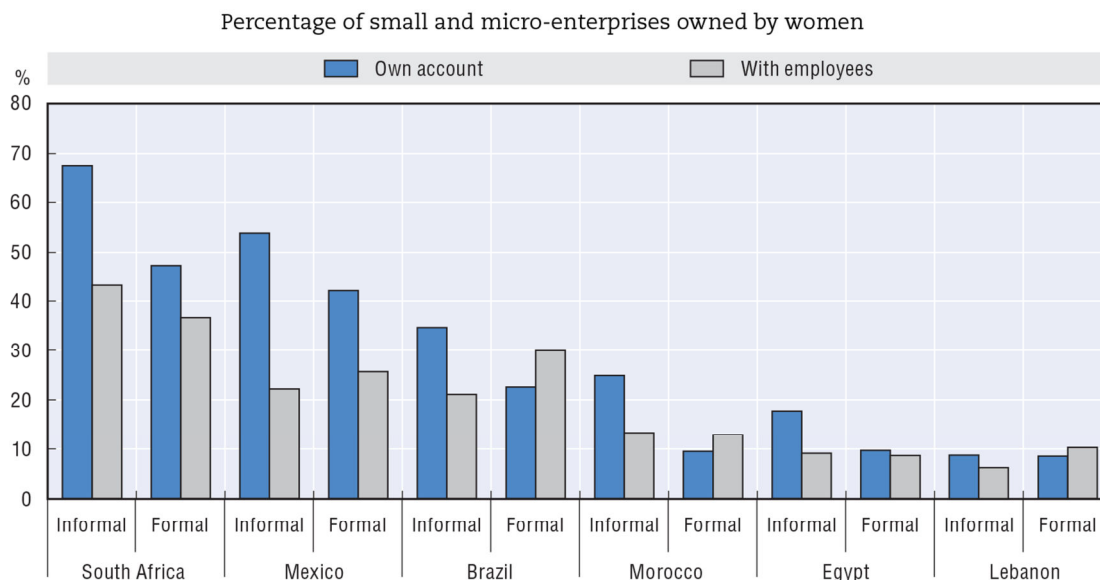
69 World Bank (2013), *Gender at Work*, p.53

company success and social progress simultaneously.<sup>70</sup> The International Finance Corporation’s 2013 report, [Investing in Women’s Employment: Good for Business, Good for Development](#) is intended as a guide for companies operating in emerging and developing economies, to inform and encourage further progress on women’s employment. It may provide a useful reference point for policy-makers.

### 5.1 Focusing on micro, small and medium enterprises


‘In most developing and emerging economies, micro, small, and medium enterprises play a pivotal role in the livelihoods of millions of workers and their families.’<sup>71</sup> They comprise 90% of all jobs in developing countries, and over the past decade their growth rate in low-income countries has been triple that of micro, small, and medium enterprises in high-income countries.<sup>72</sup>

Combining general policies supporting SMEs and policies/programs/initiatives explicitly targeting women are likely to be most effective in prompting interest and entry into entrepreneurship; while most women run small businesses, the barriers they face, their education and experience profiles and their circumstances and needs differ from those of male small business owners.



Note: Data refer to businesses with less than 15 employees (less than 5 employees in Brazil and the Mexican non-manufacturing sector). Countries are arranged from left to right in order of the decreasing percentage of female-owned enterprises in the informal sector.

Source: OECD Secretariat estimates based on ENAMIN 2008 (Mexico), *Economia Informal Urbana 2003* (Brazil), *Finscope 2010* (South Africa), and *ERF Micro and Small Enterprises Dataset for MENA Countries 2003* (Egypt, Lebanon and Morocco).

StatLink  <http://dx.doi.org/10.1787/888932677134>

**Figure 9: Women frequently own small and micro-enterprises, though less so in MENA countries (OECD, Closing the Gender Gap, 2012, p316)**

In contexts where women live with significant gender inequality, the support of peers, specific skills development and the opportunity to share, learn and contribute in spaces that are supportive are important for enabling women to have the confidence to build businesses and take on risk.

70 World Bank (2013), *Gender at Work*, p8

71 Organisation for Economic Cooperation and Development (2012) *Closing the Gender Gap-Act now*, OECD, p.316, citing La Porta, R. and A. Shleifer (2008), "The unofficial economy and economic development" NBER Working Paper, No. 14520, Cambridge, United States

72 *Gender at Work, A Companion to the World Development Report on Jobs*, The World Bank

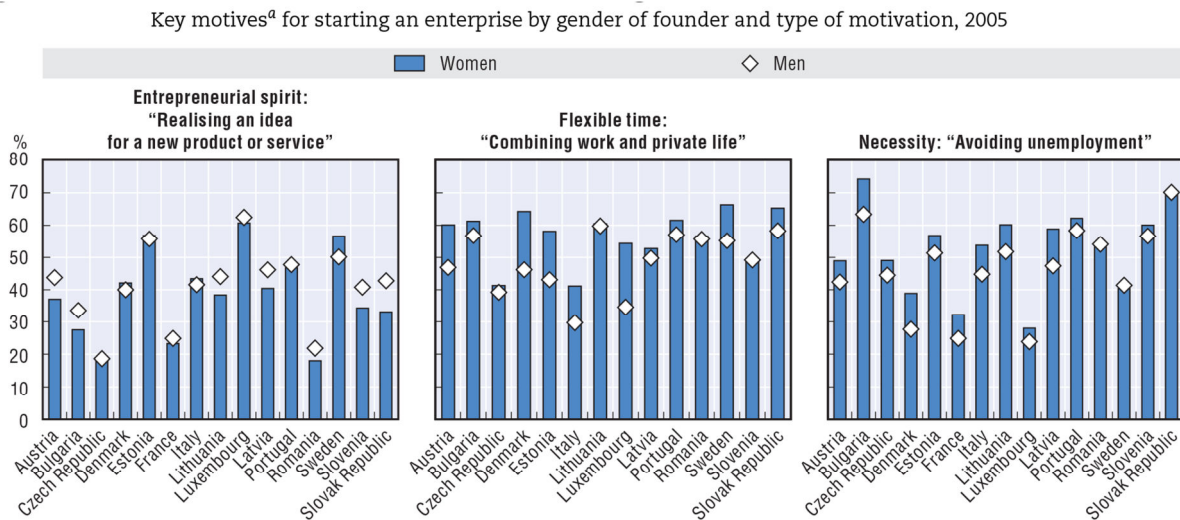
## 5.2 Supporting women’s entrepreneurship

The OECD’s comprehensive 2012 report, *Closing the Gender Gap: Act Now*, emerged from financial crisis and recession in Europe and was developed ‘as an integral part of the wider policy imperative for new sources of economic growth, greater gender equality, and a more efficient use of everyone’s skills.’<sup>73</sup> It provides a detailed review of the available OECD-related evidence and policy experiences to inform policy and practice and assist governments to provide better economic opportunities for women and men. The OECD underlines that ‘women are a major untapped entrepreneurship resource’.<sup>74</sup> However, in entrepreneurship, as elsewhere, analysis of gender differences in barriers and motivations need to inform policies and programs to support women and enable their businesses to grow:

Policies to stimulate entrepreneurship among women should be based on thorough analysis of the factors that prevent or discourage them from going into business. Such analysis demands reliable, timely information from both quantitative and qualitative data sources and some countries have already invested in producing such information....

There is a clear need for policy to raise awareness of entrepreneurship as a career option for women. Programmes are also needed to boost self-esteem and growth expectations among potential and established women entrepreneurs... Female entrepreneur networks, which are major sources of knowledge about opportunities for successful entrepreneurship, can bolster the self-confidence of women entrepreneurs...<sup>75</sup>

Women often have different reasons from men for starting a business. More women than men become business owners out of necessity. Women tend also to accord more importance to the working time flexibility afforded by self-employment.... Women entrepreneurs are a highly heterogeneous group. Their motives for starting a business are a mixed bag of “push” and “pull” factors that are quite different from those that drive men.<sup>76</sup>



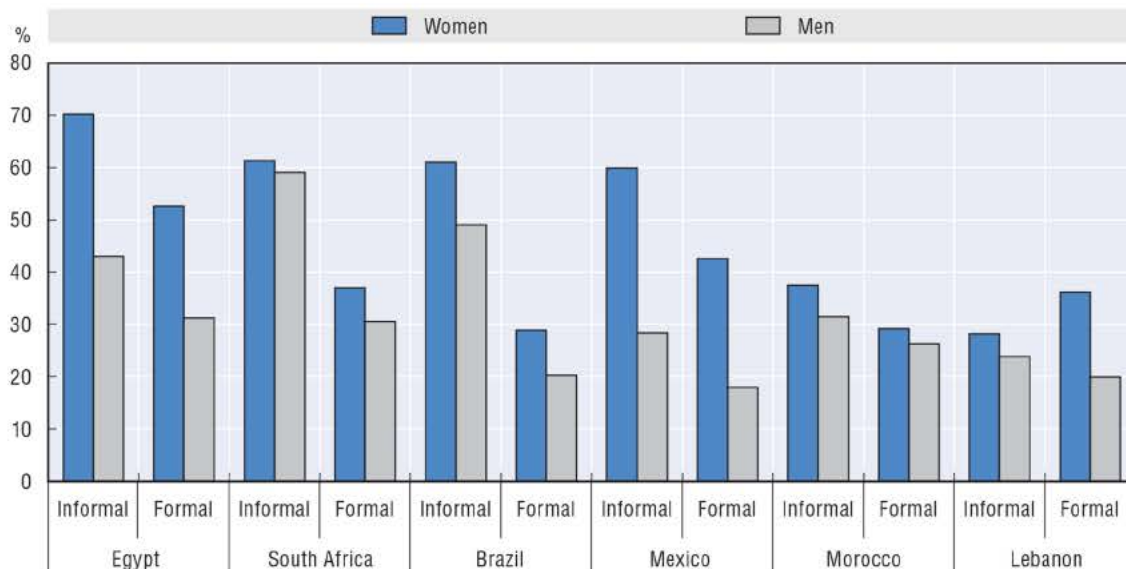
a) Respondents were allowed to select several motives.  
Source: Eurostat, Factors of Business Success Survey.

StatLink <http://dx.doi.org/10.1787/888932676773>

**Figure 10: Work-life balance is a motive for starting their business for more women than men (OECD, Closing the Gender Gap, 2012, p280)**

73 OECD (2012), p.3  
74 OECD (2012), p.277  
75 OECD (2012) P.277-78  
76 OECD (2012) P.279-280

Percentage of enterprises whose owners became entrepreneurs out of necessity, by gender of the owner and registration status



Note: Countries are arranged from left to right in descending order of the proportion of women who started an informal business out of necessity, i.e. he/she had no other options for earning an income.

Source: OECD Secretariat estimates based on ENAMIN 2008 (Mexico), *Economia Informal Urbana* 2003 (Brazil), *Finscope* 2010 (South Africa), and *ERF Micro and Small Enterprises Dataset for MENA Countries* 2003 (Egypt, Morocco and Lebanon).

StatLink <http://dx.doi.org/10.1787/888932676792>

**Figure 11: More women than men start a business out of necessity, particularly in Egypt and Mexico (OECD, *Closing the Gender Gap*, 2012, p281)**

**RECOMMENDATION # 12:** The Australian Government closely assesses the key policy messages in the OECD's *Closing the Gender Gap: Act Now* report for their relevance to the Indo-Pacific region and uses this as a reference point for reviewing and developing Australia's policies and programs.

### Building evidence on women's entrepreneurship and business in developing contexts

'The paucity of reliable, up-to-date information makes monitoring trends in female entrepreneurship a daunting task. It is one of the main obstacles to better understanding female entrepreneurs' challenges and effect on economic growth (OECD, 2012a).<sup>77</sup> This is a greater issue still in non-OECD countries where there is more limited labour force and household survey data to draw on. The available evidence, however, points to significant gender differences in many indicators relevant to women's entrepreneurship. This highlights the importance of gender-responsive policies and programs, and of investing in collection of comparable data in the Indo-Pacific region to guide and monitor action.

Comparable international data on the number of businesses owned and controlled by women across countries, as well as their size, industrial specialisation and basic measures of performance are still lacking. This is due mainly to difficulties in retrieving information about the owners from standard business demography statistics, and because of the absence of international definitions of male- and female-owned enterprises. The OECD-Eurostat Entrepreneurship Indicators Programme (EIP) is addressing this gap by developing definitions and methodologies for data harmonisation and development (OECD, 2012a).

The OECD indicators on male and female-owned enterprises are being developed along three complementary axes: 1) indicators for male- and female-owned enterprises; 2) characteristics of women

77 OECD (2012) P. 274

and men entrepreneurs; and 3) social and policy determinants of women entrepreneurship. A first data collection managed by the EIP is assessing the feasibility of building comparable business demography indicators for individual (sole-proprietor) enterprises, using data from business registers and economic censuses. Sole-proprietor statistics are being collected by gender for the following indicators: 1) number; 2) number of persons employed; 3) turnover; 4) birth rates; 5) death rates; 6) three-year survival rates; and 7) employment growth in surviving enterprises. The programme is also developing indicators on characteristics of entrepreneurs based on labour force survey data.<sup>78</sup>

**RECOMMENDATION # 13:** The Australian Government prioritise and resource data collection relevant to understanding trends in female and male entrepreneurship.

### 5.3 Realising the potential of Challenge Funds for women’s economic empowerment

Challenge funds have been identified as one way to build public-private sector development partnerships that are pro-poor. Challenge funds contribute to economic inclusion through ‘overcoming barriers to men and women participating in, or contributing fully to, the economic system. These barriers can include a lack of awareness and understanding, accessibility to products and services, and confidence in the system at large.’<sup>79</sup> The Enterprise Challenge Fund for the Pacific and South East Asia (ECF) established through the Australian aid program is one example of how policies and funding can be combined to leverage investment and opportunities in the private sector – and in the process, change attitudes and build experience.

**Evidence and examples: using public funds to leverage private sector opportunities**

The Enterprise Challenge Fund for the Pacific and South East Asia (ECF), a private sector A\$20.5 million dollar initiative over six years funded by AusAID, stimulated pro-poor growth by offering the private sector initiatives to find innovative ways to engage the poor as employees, suppliers and customers.

A review by AusAID of the practice and policy implications of the ECF for women’s economic empowerment outlines found that while not its direct aim, the ECF increased women’s access to employment, training and income, and access to markets, and supported women-owned enterprises to expand their businesses. This was achieved through incorporating gender equality objectives in a number of areas and a design that supported the integration of gender. Specific initiatives that impacted on women included: investing in technology that reduced physical workload; allowing flexible working conditions; ‘training women into areas where they are well suited’; and improving access to goods and services such as education, and financial services targeted at women.

Overall there was ‘a growing recognition among grantee businesses of both a strong business and development rationale for supporting women’s economic empowerment in their value chains and local communities.’<sup>80</sup>

The review provides insight into how government can support business-focused private sector programs that support women’s economic empowerment. It also highlights the likely returns to systematic integration of gender considerations, as opposed to simply relying on the proactive leadership of individual staff. Promising practices identified in the review should be considered in developing recommendations to the Australian Government about how to stimulate private sector activity that increases women’s access to employment and helps to overcome practical and attitudinal barriers. In particular, the ‘Ten lessons for private sector development programs’<sup>81</sup> could prove useful in developing future private-public sector partnerships.

**Recommendation # 14:** The Australian Government increases resourcing for challenge funds that incorporate a core focus on women’s economic empowerment, as a way of catalysing greater private sector opportunities for women.

78 Organisation for Economic Cooperation and Development (2012) *Closing the Gender Gap-Act Now*, OECD, p 275

79 ECF/AusAID, ‘Women’s Economic Empowerment-Practice and Policy Implications from the Enterprise Challenge Fund, p.11

80 ECF/AusAID, ‘Women’s Economic Empowerment-Practice and Policy Implications from the Enterprise Challenge Fund, p.13

81 ECF/AusAID, ‘Women’s Economic Empowerment-Practice and Policy Implications from the Enterprise Challenge Fund, p.11

**Recommendation # 15:** Australia's aid program tests and assesses the comparative performance of alternative design approaches that 'directly consider women's economic empowerment and ...draw on the significant and helpful literature readily available on this issue'<sup>82</sup> to inform future challenge fund design.

#### 5.4 Strengthening women's voice and rights at work

As outlined earlier, informal employment constitutes a larger proportion of women's total employment than of men's in most regions of the world.<sup>83</sup> Informal workers are unlikely to be able to exercise their rights, their jobs are likely to be less secure and they are likely to receive lower wages than their formal sector counterparts.

Informal and unprotected forms of work in general, and among women in particular, limit their relative access to employment-related social protection (for example, maternity leave, health insurance, age pension). In many cases the efforts of the private sector, particularly export-oriented industries, to increase competitiveness have focused on employing women workers by taking advantage of existing gender inequalities in women's access to economic and labour rights. For example, those companies operating in Export Processing Zones exempt from the national provisions of labour legislation often have working conditions that exploit the desperate needs of many women and men.<sup>84</sup>

Worker rights are a concrete expression of the inherent dignity and worth of work. They translate into improvements in status, wages, working conditions and ultimately economic development. Worker rights are core to human rights generally and to women's human rights in particular. Without such rights, there can be no economic justice, given prevailing gender disparity and women's under-representation in decision making at all levels.<sup>85</sup> The private sector, which accounts for almost nine out of 10 jobs in developing countries, has a critical role to play in ensuring that women have better employment opportunities. This requires employment practices that enhance productivity and creating working conditions appropriate to women's specific circumstances.<sup>86</sup> The protection of worker rights, particularly those of women, should be a priority of all private sector activities.

Expanding partnerships between the private sector and NGOs can be an effective way of ensuring that private sector activities protect women's labour rights. Women's organisations and other NGOs promoting gender equality enable those without power, status and rights to have a voice, and advocate for basic rights, including at work. 'Experience from around the region highlights the importance of enabling women's collective agency for initiating and sustaining change.'<sup>87</sup> Sustained organizing, and links to wider networks and alliances, are particularly important for improving the circumstances of workers in the informal sector, and in low-wage, female dominated sectors.<sup>88</sup>

##### **Evidence and examples: Supporting women's economic rights and voice to promote change**

Textile manufacturing is Cambodia's biggest foreign currency earner; worth some \$5 billion, it accounts for over 80% of the country's exports. Some 90% of the industry's estimated 400,000 employees are women. Low wages, hazardous working conditions, sexual harassment, discrimination, short term contracts and limited social security provisions are all hallmarks of the Cambodia garment industry.

Many garment workers are young women from rural communities who are supporting their families. While their labour is contributing substantially to Cambodia's economic growth, many are marginalised, without representation or a voice in decisions that affect their lives. In 2013, women garment workers earned a

<sup>82</sup> ECF/AusAID, 'Women's Economic Empowerment-Practice and Policy Implications from the Enterprise Challenge Fund, p.13

<sup>83</sup> Gendered impacts of globalization, UNRISD

<sup>84</sup> WomenWatch (2011), *Gender Equality and Trade Policy*, Resource Paper, UN Inter-Agency Network on Women and Gender Equality

<sup>85</sup> Lisa McGowan, 'Women's Worker Rights, gender equality and economic justice', *Development*, Sept 2012, Vol 55(3), (320-324) Society for International Development, [www.sidint.net/development](http://www.sidint.net/development)

<sup>86</sup> IFC, Investing in Women's employment

<sup>87</sup> World Bank East Asia and Pacific Regional Report: Overview: Toward Gender Equality in East Asia and the Pacific: A Companion to the *World Development Report 2012* p.26

<sup>88</sup> L Bertulfo (2011), *Women and the informal economy*, Nov

minimum monthly wage of US \$80, significantly less than the US \$150 required to meet basic needs in Cambodia. Women often have little practical choice but to accept excessive overtime hours. For women who also have caring responsibilities, this has a huge impact, on them and their families.

Workers Information Centre (WIC), one of IWDA's partners in Cambodia, works with women garment workers to support empowerment and education around workplace rights. Its drop-in centres in Phnom Penh provide access to legal and healthcare advice for women, as well as leadership and advocacy skills. This supports women's voices in decision-making in male-dominated unions, the garment sector and local communities. As a result of their involvement with WIC, women workers are speaking up when they are paid incorrect amounts or forced to work overtime.

WIC is also working at a sectoral level, to improve policies, laws and practices, including working with buyers to monitor and improve working conditions involved in producing clothes for various global brands. Last year WIC evaluated 45 factories against agreed global industry standards.

**RECOMMENDATION # 16:** The Australian Government integrate worker rights values and analysis in policy and private sector initiatives to promote growth and reduce poverty.

**RECOMMENDATION # 17:** DFAT country strategies recognise and resource women's organising as one strategy for promoting labour rights and closing the gender gap in wages and job quality.

## 5.5 Improving women's access to and control over finances

Some 64% of people in Pacific Island countries live in rural areas (compared with a world average of 50% and a Global South average of almost 56%).<sup>89</sup> For communities living semi-subsistent lifestyles, cash incomes often supplement rather than sustain families and communities. But as economies are changing, the need for cash is increasing. In many communities, women's work outside the home has become increasingly important.<sup>90</sup> Opportunities to earn income provide scope for women to have an increased role in decision-making and reduce their financial dependence.<sup>91</sup>

However, many women in rural areas of the Pacific still can't access even basic savings services. Some 80% of women in Solomon Islands, for example, do not have access to formal banking services. This compares with an average for developing economies of 63% for women and 54% for men. In many areas, remoteness and limited population make commercial provision of financial services difficult. While mobile banking innovations offer potential, coverage is not complete. Existing financial products and services do not always meet women's needs.

In this context, NGOs and non-bank financial services (NBFS) have a key role to play in extending financial access to community level, particularly for women. The OECD concluded that

Non-governmental organisations (NGOs) and non-bank financial institutions (NBFIs) continue to play a very significant role in supporting the credit needs of self-employed women, particularly in the informal sector. Few commercial banks are, in fact, equipped to deal efficiently with very small firms, given their high mortality rates, low availability of collaterals, and demand for micro-loans. Data from the Mix Market Database show that the percentage of female borrowers from NGOs and NBFIs is much higher than from commercial banks providing micro-loans, especially in East Asia and the Pacific (where women account for 89% of the micro-borrowers from NGOs and only 35% of the borrowers from commercial and rural banks). Therefore, even if the private sector has proven to be an innovative and fast growing provider of micro-loans, subsidised credit and other public interventions still play an important role in

<sup>89</sup> Feeny, S. 2010 *The impact of the global economic crisis on the Pacific region*, Oxfam Australia, Melbourne; based on World Bank statistics.

<sup>90</sup> The research, entitled 'Measuring gender equality outcomes of economic growth in the Pacific: working with communities to develop indicators that monitor change', was undertaken by the University of Western Sydney, Macquarie University and IWDA in partnership with Fiji National University, Live& Learn Environmental Education in Solomon Islands, and Union Aid Abroad-APHEDA and Women's Action for Change in Fiji. It was funded by the Australian Government through the Australian Development Research Award program. You can see more on the research findings [here](#).

<sup>91</sup> Carnegie, M, Rowland, C and Crawford, J (2013), 'Rivers and Coconuts: Conceptualising and measuring gender equality in semi-subsistent communities in Melanesia', *Gender Matters #2*, p.6

increasing access to credit for women of all socio-economic backgrounds, thereby contributing to financial inclusion and the fight against poverty through entrepreneurship (Karlan and Morduch, 2009).<sup>92</sup>

**Evidence and examples: Women’s Savings Clubs: developing, implementing and learning from the Tugeda Tude fo Tumoro Model in Solomon Islands**

An estimated 80% of Solomon Islanders do not have access to financial services<sup>93</sup> including the credit, savings, insurance and money transfers that are essential to building up usable lump sums for emergencies, investment, education and health<sup>94</sup>. Women are particularly affected by this due to exclusion from decision making both within the family and the wider community. Women have limited mobility due to traditional gender roles, the threat of violence, limited access to cash, and the burden of responsibilities in and around the home.

The livelihoods of rural Solomon Islanders are intimately connected to natural resources. The unsustainable use of natural resources, including logging and changes in land use, is placing increased pressure on rural communities. The *Tugeda Tude fo Tumoro* (TTFT) project was established in 2009 to support communities to achieve gender-inclusive sustainable natural resource management. As part of this initiative, the TTFT women’s savings club model was developed as a means of promoting sustainable livelihoods and increasing women’s participation in decision making. Women’s savings clubs present an opportunity for women to mobilise resources to invest in community and personal initiatives and provide a space for women to gain confidence in decision-making, financial management, budgeting and record keeping. Improving women’s confidence, capacity and standing erodes barriers to women’s participation in decision making and enhances their contribution to their community.

After two years of implementing the TTFT women’s savings club model across five provinces, it is clearly having a positive impact on both individual women and the community as a whole. To date, 19 women’s savings clubs have been established, all clubs are consistently saving and over 80 income generation or community development initiatives have been supported by savings club loans or capital. No external capital is provided in this model. All clubs continue to save consistently and project monitoring reports show that women have maintained control of money within savings clubs, with increasing support from their husbands.

There is clear potential to implement this model in other locations. TTFT’s experience shows that supporting women’s savings clubs while facilitating ongoing discussions about gender equality and inclusive leadership<sup>95</sup> can influence gradual attitude change in support of women’s right to manage and control their savings.<sup>96</sup>

**RECOMMENDATION # 18:** The Australian Government increase resourcing for NGO and NBFS programs that address market gaps in the provision of financial services for women in rural and remote areas, particularly in the Pacific where women’s access to financial services is poorer than in other regions.

## 5.6 Reducing risk: economic empowerment and violence against women

Opportunities for women to earn income are important in themselves, for women and their families. As noted earlier, cash in the hands of women is also particularly important for families: women and girls reinvest an estimated 90% of their earnings into their families (compared with 30-40% by men),<sup>97</sup> which can increase household expenditure on food and children’s education, especially on the enrolment of girls<sup>98</sup>, delivering a multiplier effect.<sup>99</sup> Earning income may also provide scope for women to have an

92 OECD (2012) p.306

93 See <http://www.pfip.org/what-we-do-in-pacific/projects-activities/financial-inclusion-policy-regulation/national-financial-inclusion-task-force-fiji.html>

94 ] McCaffrey, Mike - Pacific Financial Inclusion Programme (2010), *Focus Notes: Developing a National Action Plan on Financial Inclusion in Solomon Islands*— Suva, Fiji: PFIP, United Nations Development Programme Pacific Centre, p.1

95 TTFT Community Facilitators, supported by the TTFT Gender Officer, use the *Gud Disisions, Gud Lidasip Community Facilitation Guide*, developed by IWDA/LLEE as part of TTFT, to facilitate discussions about inclusive leadership and governance. See: <http://www.livelearn.org/resources/gud-disisions-gud-lidasip-community-facilitation-guide>.

96 IWDA has produced a Learning Paper to document the TTFT savings club model, the context that informed its development, and the benefits observed, to share with other organisations involved in the Australian Government-funded Solomon Islands NGO Partnership Agreement, and more widely. The Learning Paper is currently being designed for publication and will be available on IWDA’s website in July 2014.

97 Nike Foundation. (2009) *The Girl Effect: Not Just about Girls: Engaging Men and Boys is Key to Girls’ Ability to Achieve their Full Potential* [Internet]. [www.nikefoundation.com/media\\_room.html](http://www.nikefoundation.com/media_room.html) [Accessed 19 May 2009].

98 Haile H, Bock B, and Folmer H (2012, ‘Microfinance and female empowerment: Do institutions matter?’, *Women’s Studies International Forum* 35 p.256-265.



increased role in decision-making, reduce their overall financial dependence<sup>100</sup> and broaden their options in the event of an abusive relationship. However, economic opportunities in themselves may fail to reduce gender-based violence and in some cases may increase women’s exposure to violence. As women’s bargaining power increases and men’s household power or perceived role as primary provider is challenged, men may seek to assert power and control through physical means.

Earning cash without the ability to keep it safe makes it hard to save and can put women and their money at risk. This is a particular concern in the Pacific, which has the highest incidence of violence against women in the world.<sup>101</sup> Women involved in recent research that IWDA was part of reported their money being stolen, taken by force and misused by their husbands on a regular basis, with some hiding their money and lying to their husbands about their earnings in order to prevent this outcome.<sup>102</sup> However, there is very limited evidence beyond the anecdotal in the Pacific region.

**Evidence and examples: Women’s economic empowerment and violence against women in Melanesia**

Many women in rural areas of the Pacific still can’t access even basic savings services. Some 80% of women in Solomon Islands, for example, do not have access to formal banking services. This compares with an average for developing economies of 63% for women and 54% for men.<sup>103</sup> As we work to improve financial access, it is critical to also invest in better understanding the relationship between increased economic opportunity and violence against women. While it seems that greater financial independence helps women stand up to abusive spouses or increases their standing in the community, ‘interventions aimed at empowering women can generate unintended consequences, often in the form of violent backlash.’<sup>104</sup> Initiatives focused on improving women’s circumstances are often formally blind to the fact that violence is widespread and pervasive, and there is little or no research evidence in the Pacific about the nature and direction of the relationship between the two.

IWDA and the State, Society and Governance in Melanesia program at the Australian National University are partnering to undertake research on the relationship between economic inclusion and empowerment programs and violence against women in Solomon Islands and Papua New Guinea. The research seeks to answer the question of how to empower women economically and improve their livelihood security without compromising their safety. The ultimate aim of ‘Do No Harm’ is to enhance the knowledge and evidence base that informs policy and practice, particularly in the area of addressing women’s economic disadvantage and facilitating greater economic inclusion in contexts where violence against women is high. Field research commences in Solomon Islands in June 2014, with research in Papua New Guinea in 2015-16. IWDA and the ANU are exploring possibilities to extend the research to Vanuatu and Fiji. The results will inform the development of practical tools and targeted policy advice.

Violence against women is not only a human rights violation with high costs for individual women. It also has significant costs for families and economies, reducing women’s earnings when they are forced to take time off from work, and increasing health care expenditure. For example, women exposed to partner violence in countries such as Tanzania and Vietnam have higher work absenteeism, lower productivity, and lower earnings than similar women who are not. Notably, even male perpetrators of partner violence in Vietnam had higher work absenteeism following a violent episode.<sup>105</sup>

**Recommendation # 19:** The Australian Government recognises the potential risks for women associated with economic empowerment and considers ways to reduce the risk of violence as part of programs promoting economic opportunities for women, and requires the same of organisations and institutions it funds, drawing on emerging evidence to guide directions and resourcing.

99 United Nations Economic and Social Commission for Asia and the Pacific (2007) *Economic and Social Survey for Asia and the Pacific 2007*  
100 Carnegie, M, Rowland, C and Crawford, J (2013), ‘Rivers and Coconuts: Conceptualising and measuring gender equality in semi-subsistent communities in Melanesia’, *Gender Matters* #2, p.6

101 In some Pacific Island countries, more than 60% of ever-married women 15–49 years have experienced physical or sexual violence at the hands of an intimate partner at some time in their lives. The Hon. Bob Carr, Foreign Minister, Press Release, 8 March 2013 [http://www.foreignminister.gov.au/releases/2013/bc\\_mr\\_130308a.html](http://www.foreignminister.gov.au/releases/2013/bc_mr_130308a.html)

102 102 Carnegie, M, Rowland, C and Crawford, J (2013), ‘Rivers and Coconuts: Conceptualising and measuring gender equality in semi-subsistent communities in Melanesia’, *Gender Matters* #2, p.6

103 <http://www.cgap.org/blog/two-persistent-divides-financial-inclusion-gender-and-rural>

104 AusAID/ODE (2008) *Violence against Women in Melanesia and East Timor: A Review of International Lessons*, p.17

105 *Gender at Work, A Companion to the World Development Report on Jobs*, The World Bank

## Recommendations

Recommendations		Page
<b>Advancing Australia's commitment to gender equality and women's rights through all policies and programs</b>		
1	Consistent with the Australian Government's commitment to gender equality, all areas of government should undertake gender analysis as a routine part of good, informed policy making, and require the same of private sector partners.	2
2	All Australian Government policies, programs and resourcing should help to protect and advance the human rights of all women and girls; this is particularly critical in the Indo-Pacific region where gender disparity and discrimination is pronounced and persistent.	3
3	The Australian Government considers and takes account of the diverse circumstances of women and girls in its analysis, policy, programming, implementation and evaluation, and requires its private sector partners to do the same.	3
4	The Australian Government integrates gender analysis into all Aid for Trade activities including research and data collection.	4
<b>A holistic understanding of 'economy' and 'work'</b>		
5	Australian Government policy to support economic development in the Indo-Pacific region takes account of the links between women's ability to take up formal sector work opportunities and their involvement in informal, subsistence and unpaid work.	7
6	The Australian Government's conception of the private sector should encompass all private sector actors including poor women and men, who are predominantly in the informal sector.	7
7	In developing enabling policies and programs to support increased private sector activity, the Australian Government should give particular attention to ensuring women with families will benefit, given the marginal benefits of income and assets in the hands of mothers.	7
<b>Comprehensively addressing the multiple barriers facing women</b>		
8	The Australian Government prioritise support for policies and programs that close gender gaps in economic opportunity and pay, with a focus on strategies that increase women's time for paid jobs and men's time for caring.	13
9	The Australian Government increases the attention to care work in its social and economic policy dialogues and in its policies and programs addressing women's rights and economic opportunities.	13
10	The Australian Government's approach to enabling private sector growth and development recognises that women's rights and empowerment are interdependent; enabling women to engage in remunerative work that gives them a reasonable return for their labour requires a policy environment that supports and protects women's rights more broadly.	14
11	Private sector initiatives to promote economic growth and reduce poverty in the Indo-Pacific region must acknowledge and address all barriers faced by women if they are to be fully effective.	16
<b>Supporting women to contribute to a thriving private sector</b>		
12	The Australian Government closely assesses the key policy messages in the OECD's <i>Closing the Gender Gap: Act Now</i> report for their relevance to the Indo-Pacific region and uses this as a reference point for reviewing and developing Australia's policies and programs.	19
13	The Australian Government prioritise and resource data collection relevant to understanding trends in female and male entrepreneurship.	20
14	The Australian Government increases resourcing for challenge funds that incorporate a core focus on women's economic empowerment, as a way of catalysing greater private sector opportunities for women.	20
15	Australia's aid program tests and assesses the comparative performance of alternative design approaches that 'directly consider women's economic empowerment and ...draw on the significant and helpful literature readily available on this issue' <sup>106</sup> , to inform future challenge fund design	21

<sup>106</sup> ECF/AusAID, 'Women's Economic Empowerment-Practice and Policy Implications from the Enterprise Challenge Fund, p.13

## Recommendations

Recommendations		Page
16	The Australian Government integrate worker rights values and analysis in policy and private sector initiatives to promote growth and reduce poverty	22
17	DFAT country strategies recognise and resource women’s organising as one strategy for promoting labour rights and closing the gender gap in wages and job quality	22
18	The Australian Government increase resourcing for NGO and NBFS programs that address market gaps in the provision of financial services for women in rural and remote areas, particularly in the Pacific where women’s access to financial services is poorer than in other regions.	23
19	The Australian Government recognises the potential risks for women associated with economic empowerment and considers ways to reduce the risk of violence as part of programs promoting economic opportunities for women, and requires the same of organisations and institutions it funds, drawing on emerging evidence to guide directions and resourcing.	24